

**Certificate of Notice Page 1 of 3**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Tulsi R. Ringwala  
 Debtor

Case No. 19-17581-pmm  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: dlw  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 23

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db Tulsi R. Ringwala, 1320 - D Winters Avenue, Bethlehem, PA 18018  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 14434683 +Bethlehem Township, 4225 Easton Avenue, Bethlehem, PA 18020-1496  
 14434684 +Brooke R. Waisboro, Esquire, KLM Law Groupo, PC, suite 5000, 701 Market Street,  
 Philadelphia, PA 19106-1541  
 14434687 +City of Bethlehem Water & Sewer, 10 East Church Street, Bethlehem, PA 18018-6005  
 14434690 +David Apothaker, Apothaker Scian, PC, 520 Fellowship Road C306, P.O. Box 5496,  
 Mount Laurel, NJ 08054-5496  
 14434692 +Milin Brahmhatt, 4651 Bensalem Boulevard, Bensalem, PA 19020-4901  
 14434694 +RMS, 14405 Walters Road, ste 200, Houston, TX 77014-1345  
 14434693 +Republic Trash, 1 Briar Drive, West Grove, PA 19390-9455

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 24 2020 09:03:00 LYNN E. FELDMAN, Feldman Law Offices PC,  
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:41:34  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:38 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14434682 EDI: BANKAMER.COM Jun 24 2020 09:03:00 Bank of America, P.O. Box 982235,  
 El Paso, TX 79998-2235  
 14434685 +EDI: CAPITALONE.COM Jun 24 2020 09:03:00 Capital One, P.O. Box 30281,  
 Salt Lake City, UT 84130-0281  
 14434686 +E-mail/Text: bankruptcy@capvs.com Jun 24 2020 05:42:29 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, suite 400, Valhalla, NY 10595-2321  
 14434688 +E-mail/Text: bankruptcydesk@colonialsavings.com Jun 24 2020 05:42:34 Colonial Savings FA,  
 2626 West Freeway, Fort Worth, TX 76102-7109  
 14434689 E-mail/Text: bankruptcydesk@colonialsavings.com Jun 24 2020 05:42:34 Colonial Savings, F.A.,  
 P.O. Box 2988, Fort Worth, TX 76113-2988  
 14434691 EDI: JPMORGANCHASE Jun 24 2020 09:03:00 JPNCB Card Services, P.O. Box 15369,  
 Wilmington, DE 19850  
 14434695 +EDI: RMSC.COM Jun 24 2020 09:03:00 SYNCPB/PPC, P.O. Box 965005, Orlando, FL 32896-5005  
 TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com  
 MICHELLE DEWALD on behalf of Debtor Tulsi R. Ringwala mdewald@rcn.com  
 REBECCA ANN SOLARZ on behalf of Creditor Colonial Savings F.A. bkgroupp@kmlawgroup.com  
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<u>Tulsi R. Ringwala</u>	Social Security number or ITIN	<b>xxx-xx-0495</b>
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	<u></u>	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-17581-pmm</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tulsi R. Ringwala  
aka Tulsi Rajesh Ringwala

6/23/20

**By the court:** Patricia M. Mayer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**